

B1 (Official Form 1) (04/13)

United States Bankruptcy Court WESTERN DISTRICT OF TEXAS WACO DIVISION		Voluntary Petition																						
Name of Debtor (if individual, enter Last, First, Middle): Kirkham, Peter Keith		Name of Joint Debtor (Spouse) (Last, First, Middle): Kirkham, Irmgard Amalie																						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-5573		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-1186																						
Street Address of Debtor (No. and Street, City, and State): 1003 Arkansas Killeen, TX		Street Address of Joint Debtor (No. and Street, City, and State): 1003 Arkansas Killeen, TX																						
ZIP CODE 76541		ZIP CODE 76541																						
County of Residence or of the Principal Place of Business: Bell		County of Residence or of the Principal Place of Business: Bell																						
Mailing Address of Debtor (if different from street address): 1003 Arkansas Killeen, TX		Mailing Address of Joint Debtor (if different from street address): 1003 Arkansas Killeen, TX																						
ZIP CODE 76541		ZIP CODE 76541																						
Location of Principal Assets of Business Debtor (if different from street address above):																								
ZIP CODE																								
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other																						
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).																						
Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																						
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																						
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																						
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> <td></td> </tr> </table>		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000		
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000															
Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion															
Estimated Liabilities <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion			
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion															

Voluntary Petition <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): Peter Keith Kirkham Irmgard Amalie Kirkham
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)		
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).
		X <u>/s/ Vicki L. Carlson</u> 2/26/2015 Vicki L. Carlson Date
Exhibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.		
If this is a joint petition:		
<input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box.)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Peter Keith Kirkham Irmgard Amalie Kirkham
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. <input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X <u>/s/ Peter Keith Kirkham</u> Peter Keith Kirkham X <u>/s/ Irmgard Amalie Kirkham</u> Irmgard Amalie Kirkham		X (Signature of Foreign Representative)
Telephone Number (If not represented by attorney) <u>2/26/2015</u> Date		(Printed Name of Foreign Representative) Date
Signature of Attorney* X <u>/s/ Vicki L. Carlson</u> Vicki L. Carlson Bar No. 24027669 The Carlson Law Firm, P.C. 400 W. Jasper Dr. PO Box 10520 Killeen, TX 76542 Phone No. (254) 526-5688 Fax No. (254) 526-8204 <u>2/26/2015</u> Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
		Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110).
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Address X Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
		Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date		

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
WESTERN DISTRICT OF TEXAS
WACO DIVISIONIn re: **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Peter Keith Kirkham
Peter Keith Kirkham

Date: 2/26/2015

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
WESTERN DISTRICT OF TEXAS
WACO DIVISIONIn re: **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Irmgard Amalie Kirkham
Irmgard Amalie Kirkham

Date: 2/26/2015

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Killeen Heights S. Unit 4th Section Block 012 Lot 0015 More Commonly Known As: 1003 Arkansas Ave., Killeen, County of Bell, Texas Purchased: 1985 Debtors' Homestead	Fee Simple	-	\$75,837.00	\$63,400.00
Killeen Heights 4th Section 1st Unit, Block 006, Lot 0007 More Commonly Known As: 1500 Missouri, Killeen, County of Bell, Texas Appraisal value = \$63,189.00; Amount listed in value is their 1/2; Debt balance is \$54,554.00 Debtors' son is joint owner of property.	Equitable	J	\$4,317.50	\$0.00
Rental				
			Total:	\$80,154.50

(Report also on Summary of Schedules)

In re **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____

(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Bank of America Checking Account# 2473 Debtor's TRS goes into this account	-	\$12.18
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America Savings Account# 7007 Joint Account Debtor's Social Security goes into this account	-	\$16,947.25
		BBVA Compass Checking Account #4392 Debtor's Military Retirement	-	\$397.61
		BBVA Compass Savings Account #5003 Joint Debtor's Social Security goes into this account	-	\$19,575.59
		BBVA Compass Savings Account #9544 Debtor's VA Disability	-	\$807.33
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Sofa	-	\$200.00
		(4) Bookcases	-	\$80.00
		(3) Televisions	-	\$575.00
		(3) Tables and (1) Lamp	-	\$100.00
		VCR/DVD	-	\$20.00
		TV Stand	-	\$50.00
		Microwave	-	\$25.00
		Dishwasher	-	\$150.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Refrigerator	-	\$150.00
		Table & (6) Chairs	-	\$300.00
		Stove	-	\$150.00
		(2) Beds	-	\$500.00
		(4) Chests	-	\$100.00
		(2) Dressers	-	\$100.00
		Bathroom Articles	-	\$150.00
		Cookware/Dishes/Utensils	-	\$250.00
		Computer/Accessories	-	\$500.00
		Vacuum Cleaner	-	\$100.00
		Small Kitchen Appliances	-	\$300.00
		Misc. Household Items	-	\$250.00
		Washer/Dryer	-	\$500.00
		Yard Equipment	-	\$250.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books	-	\$10.00
6. Wearing apparel.		Pictures	-	\$5.00
		Debtor's Wearing Apparel	-	\$250.00
		Joint Debtor's Wearing Apparel	-	\$250.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Grandchild's Wearing Apparel	-	\$200.00
8. Firearms and sports, photo-graphic, and other hobby equipment.		(6) Watches	-	\$100.00
		(5) Pistols	-	\$500.00
		(5) Shotguns	-	\$500.00
		(5) Rifles	-	\$500.00
		Camera	-	\$50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Debtor's TRS Retirement	-	\$3,616.19
		Spouse's TRS Retirement	-	\$2,965.75

B6B (Official Form 6B) (12/07) -- Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2014 Expected Tax Return Refund	-	\$3,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 Dodge 2500 Mileage: 41,393 Debtor's Vehicle	-	\$14,000.00
		2000 Nissan Frontier Mileage: 160,500 Car is old; not in good condition	-	\$500.00
		2005 Suzuki C90 Boulevard Mileage: 26,068 Purchased: 2006	-	\$4,266.00
		2005 Rockwood M-8284SS Mileage: N/A Purchased: 2005	-	\$8,150.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X	Recreational Trailer 2004 Jeep Grand Cherokee Mileage: 158,631 Joint Debtor Drives	-	\$3,075.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		(3) Dogs	-	\$20.00
		(6) Fish	-	\$5.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
5 continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				Total > \$84,502.90

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box) Check if debtor claims a homestead exemption that exceeds
\$155,675.*

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Killeen Heights S. Unit 4th Section Block 012 Lot 0015 More Commonly Known As: 1003 Arkansas Ave., Killeen, County of Bell, Texas	11 U.S.C. § 522(d)(1)	\$12,437.00	\$75,837.00
Purchased: 1985 Debtors' Homestead			
Killeen Heights 4th Section 1st Unit, Block 006, Lot 0007 More Commonly Known As: 1500 Missouri, Killeen, County of Bell, Texas	11 U.S.C. § 522(d)(5)	\$4,317.50	\$4,317.50
Appraisal value = \$63,189.00; Amount listed in value is their 1/2; Debt balance is \$54,554.00			
Debtors' son is joint owner of property.			
Rental			
Bank of America Checking Account# 2473	11 U.S.C. § 522(d)(5)	\$12.18	\$12.18
Debtor's TRS goes into this account			
Bank of America Savings Account# 7007 Joint Account	11 U.S.C. § 522(d)(10)(A)	\$16,947.25	\$16,947.25
Debtor's Social Security goes into this account	11 U.S.C. § 522(d)(5)	\$0.00	

* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\$33,713.93

\$97,113.93

B6C (Official Form 6C) (4/13) -- Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
BBVA Compass Checking Account #4392	11 U.S.C. § 522(d)(5)	\$397.61	\$397.61
Debtor's Military Retirement			
BBVA Compass Savings Account #5003	11 U.S.C. § 522(d)(10)(A)	\$19,575.59	\$19,575.59
Joint Debtor's Social Security goes into this account	11 U.S.C. § 522(d)(5)	\$0.00	
BBVA Compass Savings Account #9544	11 U.S.C. § 522(d)(10)(B)	\$807.33	\$807.33
Debtor's VA Disability	11 U.S.C. § 522(d)(5)	\$0.00	
Sofa	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
(4) Bookcases	11 U.S.C. § 522(d)(3)	\$80.00	\$80.00
(3) Televisions	11 U.S.C. § 522(d)(3)	\$575.00	\$575.00
(3) Tables and (1) Lamp	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
VCR/DVD	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
TV Stand	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Microwave	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Dishwasher	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Refrigerator	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Table & (6) Chairs	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Stove	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
(2) Beds	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
(4) Chests	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
		\$56,894.46	\$120,294.46

B6C (Official Form 6C) (4/13) -- Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
(2) Dressers	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Bathroom Articles	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Cookware/Dishes/Utensils	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Computer/Accessories	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Vacuum Cleaner	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Small Kitchen Appliances	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Misc. Household Items	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Washer/Dryer	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
Yard Equipment	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Books	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Pictures	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
Debtor's Wearing Apparel	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Joint Debtor's Wearing Apparel	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
Grandchild's Wearing Apparel	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
(6) Watches	11 U.S.C. § 522(d)(4)	\$100.00	\$100.00
(5) Pistols	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
(5) Shotguns	11 U.S.C. § 522(d)(3)	\$500.00	\$500.00
	11 U.S.C. § 522(d)(5)	\$0.00	
		\$61,109.46	\$124,509.46

B6C (Official Form 6C) (4/13) -- Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
(5) Rifles	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)	\$500.00 \$0.00	\$500.00
Camera	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Debtor's TRS Retirement	11 U.S.C. § 522(d)(10)(E)	\$3,616.19	\$3,616.19
Spouse's TRS Retirement	11 U.S.C. § 522(d)(10)(E)	\$2,965.75	\$2,965.75
2014 Expected Tax Return Refund	11 U.S.C. § 522(d)(5)	\$3,000.00	\$3,000.00
2007 Dodge 2500 Mileage: 41,393	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$2,966.00 \$0.00	\$14,000.00
Debtor's Vehicle			
2000 Nissan Frontier Mileage: 160,500 Car is old; not in good condition	11 U.S.C. § 522(d)(5)	\$500.00	\$500.00
2005 Suzuki C90 Boulevard Mileage: 26,068 Purchased: 2006	11 U.S.C. § 522(d)(5)	\$0.00	\$4,266.00
2005 Rockwood M-8284SS Mileage: N/A Purchased: 2005 Recreational Trailer	11 U.S.C. § 522(d)(5)	\$0.00	\$8,150.00
2004 Jeep Grand Cherokee Mileage: 158,631 Joint Debtor Drives	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	\$3,075.00 \$0.00	\$3,075.00
(3) Dogs	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
(6) Fish	11 U.S.C. § 522(d)(3)	\$5.00	\$5.00
		\$77,807.40	\$164,657.40

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$80,154.50	\$63,400.00	\$16,754.50	\$16,754.50	\$0.00
1.	Cash on hand.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$37,739.96	\$0.00	\$37,739.96	\$37,739.96	\$0.00
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$4,800.00	\$0.00	\$4,800.00	\$4,800.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$15.00	\$0.00	\$15.00	\$15.00	\$0.00
6.	Wearing apparel.	\$700.00	\$0.00	\$700.00	\$700.00	\$0.00
7.	Furs and jewelry.	\$100.00	\$0.00	\$100.00	\$100.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$1,550.00	\$0.00	\$1,550.00	\$1,550.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$6,581.94	\$0.00	\$6,581.94	\$6,581.94	\$0.00
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$3,000.00	\$0.00	\$3,000.00	\$3,000.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

CASE NO

CHAPTER 7

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$29,991.00	\$40,186.10	\$6,541.00	\$6,541.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$25.00	\$0.00	\$25.00	\$25.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TOTALS:		\$164,657.40	\$103,586.10	\$77,807.40	\$77,807.40	\$0.00

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
Real Property			
(None)			
Personal Property			
(None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
Real Property				
(None)				
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Peter Keith Kirkham
Irmgard Amalie Kirkham**

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #2

Personal Property

(None)

TOTALS:	\$0.00	\$0.00	\$0.00
----------------	--------	--------	--------

Summary	
A. Gross Property Value (not including surrendered property)	\$164,657.40
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$164,657.40
D. Gross Amount of Encumbrances (not including surrendered property)	\$103,586.10
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$103,586.10
G. Total Equity (not including surrendered property) / (A-D)	\$77,807.40
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$77,807.40
J. Total Exemptions Claimed (Wild Card Used: \$8,227.29, Available: \$17,222.71)	\$77,807.40
K. Total Non-Exempt Property Remaining (G-J)	\$0.00

B6D (Official Form 6D) (12/07)

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 362116097	-	DATE INCURRED: 2005 NATURE OF LIEN: Certificate of Title COLLATERAL: 2005 Rockwood M-8284SS REMARKS:			\$16,858.88	\$8,708.88
Bank Of The West 1450 Treat Blvd Walnut Creek, CA 94597		VALUE: \$8,150.00				
ACCT #: 0420601103424229	-	DATE INCURRED: 08/2006 NATURE OF LIEN: Credit Card COLLATERAL: 2005 Suzuki C90 Motorcycle REMARKS: Debtors request proof of security interest from creditor.		X	\$12,293.22	\$8,027.22
Capital One/Polaris P.O. Box 30253 Salt Lake City, UT 84130		VALUE: \$4,266.00				
ACCT #: 60743717200975	-	DATE INCURRED: 2007 NATURE OF LIEN: Deed of Trust COLLATERAL: 1003 Arkansas, Temple, Texas REMARKS: Homestead			\$63,400.00	
Citifinancial P.O. Box 183172 Columbus, OH 43218		VALUE: \$75,837.00				
ACCT #: 435150933	-	DATE INCURRED: 2008 NATURE OF LIEN: Certificate of Title COLLATERAL: 2007 Dodge 2500 REMARKS:			\$11,034.00	
GM Financial P.O. Box 78143 Phoenix, AZ 85062		VALUE: \$14,000.00				
Subtotal (Total of this Page) >					\$103,586.10	\$16,736.10
Total (Use only on last page) >						

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
				DISPUTED		
ACCT #: 0055049263		DATE INCURRED: 2003 NATURE OF LIEN: Deed of Trust COLLATERAL: 1500 Missouri Ave REMARKS:			\$54,554.00	
Midland Mortgage PO Box 268888 Oklahoma City, OK 73126	X J	VALUE: \$63,189.00				

Sheet no. 1 of 1 continuation sheets attached
to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this Page) >	\$54,554.00	\$0.00
Total (Use only on last page) >	\$158,140.10	\$16,736.10

(Report also on
Summary of
Schedules.) (If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/13)

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No _____ continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3723-780590-81018 American Express Account Services P.O. Box 297812 Fort Lauderdale, FL 33329	-	DATE INCURRED: 1988-2011 CONSIDERATION: Credit Card REMARKS: 3499904914553923-\$9,972				\$19,142.00
ACCT #: 5491-1300-1271-5959 AT&T Universal Card P.O. Box 6906 The Lakes, NV 88901-6906	-	DATE INCURRED: 1999-2011 CONSIDERATION: Credit Card REMARKS:				\$15,545.00
ACCT #: 5329-0028-1649-5385 Bank Of America P.O. Box 15019 Wilmington, DE 19850	-	DATE INCURRED: 2007-2011 CONSIDERATION: Credit Card REMARKS: 532900299782xxxx-\$11,183				\$11,183.00
ACCT #: 264481-0 and 262855-C Bell County District Clerk 169th Judicial District P.O. Box 324 Belton, TX 76513	-	DATE INCURRED: CONSIDERATION: Civil Claim REMARKS:				Notice Only
ACCT #: 444032704865700158 Budget Optical c/o Dr. Doran Deapen OD 1106 South W.S. Young Dr. Killeen, TX 76543	-	DATE INCURRED: 2009-2010 CONSIDERATION: Medical Services REMARKS:				\$420.00
ACCT #: 4291-3702-9816-5132 Capital One Credit Services/Orchard Bank PO Box 30285 Salt Lake City, UT 84130	-	DATE INCURRED: 1996-2010 CONSIDERATION: Credit Card REMARKS:				\$3,413.00
Subtotal >						\$49,703.00
Total >						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Credit Advocates Law Firm 8201 Peters Road, Ste. 1000 Fort Lauderdale, FL 33324	-	DATE INCURRED: 09/2012 CONSIDERATION: Services REMARKS: Debt Collection Company				Notice Only
ACCT #: 444032704865700158 Credit Collections 302 E. Church Avenue Killeen, TX 76541	-	DATE INCURRED: CONSIDERATION: Collecting for Budget Optical REMARKS:				Notice Only
ACCT #: Credit Control, LLC 5727 Phantom Dr. Ste. 330 Hazelwood, MO 63042	-	DATE INCURRED: CONSIDERATION: Collecting for - HSBC Bank & Capital One REMARKS:				Notice Only
ACCT #: 6011-0082-9052-9350 Discover Financial Services P.O. Box 6103 Carol Stream, IL 60197	-	DATE INCURRED: 1995-2010 CONSIDERATION: Credit Card REMARKS:				\$6,139.21
ACCT #: 7061591027207959 GE Capital Retail Bank Attn: Chevron & Texaco Card Svcs. P.O. Box 965013 Orlando, FL 32896	-	DATE INCURRED: 2006-2009 CONSIDERATION: Credit Card REMARKS:				\$1,749.00
ACCT #: 555047427 HSBC Bank USA, N.A P.O. Box 2013 Buffalo, NY 14240	-	DATE INCURRED: 2012 CONSIDERATION: Credit Card REMARKS:				\$3,413.04
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$11,301.25
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: 145994 Jaffe & Asher 600 3rd Ave. New York, NY 10016	-	DATE INCURRED: CONSIDERATION: Attorney for - American Express REMARKS:			Notice Only
ACCT #: 4135980 Scott & White Hospital Patient Financial Services P.O. Box 847500 Dallas, TX 75284-7500	-	DATE INCURRED: 1985-2014 CONSIDERATION: Medical Services REMARKS:			\$3,215.47
ACCT #: 264481-0 Zwicker & Assoc., P.C. Old Town Square 1 Chisholm Trail, Ste. 301 Round Rock, TX 78681	-	DATE INCURRED: CONSIDERATION: Attorney for Discover Bank REMARKS:			Notice Only
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$3,215.47	
			Total >	\$64,219.72	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

B6G (Official Form 6G) (12/07)

In re **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
AT&T Mobility II LLC One AT&T Way, Room 3A 231 Bedminster, NJ 07921	Cell Phone Contract to be ASSUMED
Century Link Attn: Billing P.O. Box 4300 Carol Stream, IL 60197	Internet Contract to be ASSUMED
Credit Advocates Law Firm 8201 Peters Road, Ste. 1000 Fort Lauderdale, FL 33324	Debt Consolidation Contract to be REJECTED
Credit Advocates Law Firm 8201 Peters Rd. Ste. 1000 Fort Lauderdale, FL 33324	Debt Consolidation Contract Contract to be REJECTED
Direct T.V. P. O. Box 92600 Los Angeles, CA 90009	Satellite TV Contract to be ASSUMED

B6G (Official Form 6G) (12/07)

In re **Peter Keith Kirkham**
Irmgard Amalie KirkhamCase No. _____
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES***Continuation Sheet No. 1*

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Mario Hernandez 1500 Missouri Killeen, TX 76541	Lease Agreement Contract to be ASSUMED
Time Warner Cable 309 N. College P.O. Box 579 Killeen, TX 76540-0579	Internet Contract to be ASSUMED
WFH Travel Camp Clarke Road - West Fort Hood Bldg 70013 Fort Hood, TX 76544	Trailer Storage Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Peter Kirkham Jr. P.O. Box 185 Mount Olive, IL 62069	Midland Mortgage PO Box 268888 Oklahoma City, OK 73126

Fill in this information to identify your case:

Debtor 1	Peter	Keith	Kirkham
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Irmgard	Amalie	Kirkham
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF TEXAS		
Case number (if known)			

Check if this is:

An amended filing

A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse		
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed		
Occupation	Retired	Retired/Homemaker		
Employer's name				
Employer's address	Number Street _____ _____			
	City	State Zip Code	City	State Zip Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$0.00	\$0.00
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$0.00	\$0.00

Debtor 1 Peter Keith Kirkham Case number (if known) _____

First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ➔ 4.	\$0.00	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$0.00	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. + \$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$0.00	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$0.00	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$100.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$1,120.02	\$0.00
8h. Other monthly income. Specify: <u>See continuation sheet</u>	8h. + \$3,702.48	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$4,922.50	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$4,922.50	+ \$0.00 = \$4,922.50
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.		12. \$4,922.50
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.	Debtor receives \$1,659 in Social Security income. Debtor's spouse receives \$594 in Social Security income.	
<input checked="" type="checkbox"/> Yes. Explain:		

Debtor 1 Peter Keith Kirkham Case number (if known) _____

First Name Middle Name Last Name

8h. Other Monthly Income (details)	For Debtor 1	For Debtor 2 or non-filing spouse
<u>VA Disability</u>	<u>\$1,888.48</u>	<u>\$0.00</u>
<u>Military Retirement</u>	<u>\$1,814.00</u>	<u>\$0.00</u>
Totals:	\$3,702.48	\$0.00

Fill in this information to identify your case:

Debtor 1	Peter First Name	Keith Middle Name	Kirkham Last Name
Debtor 2 (Spouse, if filing)	Irmgard First Name	Amalie Middle Name	Kirkham Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

 No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Grand-Daughter	14	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

	<u>Your expenses</u>
4.	<u>\$658.75</u>
4a.	<u>\$107.00</u>
4b.	<u>\$65.00</u>
4c.	<u>\$100.00</u>
4d.	<u>_____</u>

Debtor 1 Peter Keith Kirkham Case number (if known) _____

First Name Middle Name Last Name

		<u>Your expenses</u>
5.	Additional mortgage payments for your residence, such as home equity loans	5. _____
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. _____ \$370.00
6b.	Water, sewer, garbage collection	6b. _____ \$100.34
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$350.00
6d.	Other. Specify: _____	6d. _____
7.	Food and housekeeping supplies	7. _____ \$650.00
8.	Childcare and children's education costs	8. _____ \$75.00
9.	Clothing, laundry, and dry cleaning	9. _____ \$175.00
		(See continuation sheet(s) for details)
10.	Personal care products and services	10. _____ \$50.00
11.	Medical and dental expenses	11. _____ \$75.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$350.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____ \$100.00
14.	Charitable contributions and religious donations	14. _____
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____ \$523.41
15b.	Health insurance	15b. _____ \$150.00
15c.	Vehicle insurance	15c. _____ \$225.00
15d.	Other insurance. Specify: Dental & Vision Insurance	15d. _____ \$144.84
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1 Travel Trailer	17a. _____ \$244.09
17b.	Car payments for Vehicle 2 2nd Vehicle	17b. _____ \$658.00
17c.	Other. Specify: _____	17c. _____
17d.	Other. Specify: _____	17d. _____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6i).	18. _____
19.	Other payments you make to support others who do not live with you. Specify: _____	19. _____
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a.	Mortgages on other property	20a. _____
20b.	Real estate taxes	20b. _____
20c.	Property, homeowner's, or renter's insurance	20c. _____
20d.	Maintenance, repair, and upkeep expenses	20d. _____
20e.	Homeowner's association or condominium dues	20e. _____

Debtor 1 Peter Keith Kirkham Case number (if known) _____

First Name Middle Name Last Name

21. Other. Specify: <u>See continuation sheet</u>	21.	+	\$325.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22.		\$5,496.43
23. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		\$4,922.50
23b. Copy your monthly expenses from line 22 above.	23b.	-	\$5,496.43
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.		(\$573.93)

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:
Debtors have custody of and support granddaughter.

Debtor 1 Peter Keith Kirkham Case number (if known) _____

First Name Middle Name Last Name

9. Clothing, laundry, and dry cleaning (details):

Clothing	\$100.00
Laundry/Dry Cleaning	\$75.00
Total:	<u>\$175.00</u>

21. Other. Specify:

Storage Fees	\$25.00
Pet Expenses/Supplies	\$100.00
Beauty/Barber	\$125.00
School Lunch/ Supplies	\$75.00
Total:	<u>\$325.00</u>

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$80,154.50		
B - Personal Property	Yes	6	\$84,502.90		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		\$158,140.10	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$64,219.72	
G - Executory Contracts and Unexpired Leases	Yes	2			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$4,922.50
J - Current Expenditures of Individual Debtor(s)	Yes	4			\$5,496.43
TOTAL		27	\$164,657.40	\$222,359.82	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No.

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 12)	\$4,922.50
Average Expenses (from Schedule J, Line 22)	\$5,496.43
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$4,808.12

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$16,736.10
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$64,219.72
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$80,955.82

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 2/26/2015

Signature /s/ Peter Keith Kirkham
Peter Keith Kirkham

Date 2/26/2015

Signature /s/ Irmgard Amalie Kirkham
Irmgard Amalie Kirkham

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$50,210.78	2013 Gross Income
\$9,228.23	2014 Gross Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,830.52	2013 TCDRS Retirement
\$12,958.80	2014 TCDRS Retirement
\$21,960.00	2013 VA Disability
\$22,288.08	2014 VA Disability
\$29,013.60	2013 Social Security Income
\$29,013.60	2014 Social Security Income
\$1,888.48	2015 YTD VA Disability
\$2,462.80	2015 YTD Social Security Income
\$1,120.02	2015 YTD TCDRS Retirement

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Bank Of The West 1450 Treat Blvd Walnut Creek, Ca, 94597	Monthly	\$244.09	\$16,858.88

Trailer Payment

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

Capital One/Polaris Monthly **\$200.00** **\$12,293.22**
P.O. Box 30253
Salt Lake City, UT 84130

GM Financial Monthly **\$658.00** **\$11,034.00**
P.O. Box 78143
Phoenix, AZ 85062

Car Payment

Citifinancial Monthly **\$658.75** **\$63,400.00**
P.O. Box 183172
Columbus, OH 43218

House Payment

Midland Mortgage Monthly **\$600.00** **\$54,554.00**
PO Box 268888
Oklahoma City, OK 73126

Rental Property

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Discover Bank v. Peter K. Kirkham 264481-0	Civil Citation	Bell County District Clerk 169th Judicial District P.O. Box 324 Belton, TX 76513	Default Judgment

American Express v. Peter Kirkham Cause No.: 262855-C	Civil Citation	Bell County District Clerk 169th Judicial District P.O. Box 324 Belton, TX 76513	Default Judgment
--	----------------	---	------------------

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

	DATE OF PAYMENT,	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
NAME AND ADDRESS OF PAYEE	NAME OF PAYER IF OTHER THAN DEBTOR	
The Carlson Law Firm, P.C. 400 W. Jasper Dr. PO Box 10520 Killeen, TX 76542	12/2013 - 06/2014	\$2500.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____

(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.



11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or
 potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
 Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 2/26/2015

Signature /s/ Peter Keith Kirkham
 of Debtor Peter Keith Kirkham

Date 2/26/2015

Signature /s/ Irmgard Amalie Kirkham
 of Joint Debtor Irmgard Amalie Kirkham
 (if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
 18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Peter Keith Kirkham
Irmgard Amalie Kirkham**

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<p>Creditor's Name: Bank Of The West 1450 Treat Blvd Walnut Creek, CA 94597 362116097</p>	<p>Describe Property Securing Debt: 2005 Rockwood M-8284SS</p>

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt Not claimed as exempt

Property No. 2	
<p>Creditor's Name: Capital One/Polaris P.O. Box 30253 Salt Lake City, UT 84130 0420601103424229</p>	<p>Describe Property Securing Debt: 2005 Suzuki C90 Motorcycle</p>

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt Not claimed as exempt

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Peter Keith Kirkham
Irmgard Amalie Kirkham**

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

Property No. 3	Describe Property Securing Debt:
Creditor's Name: Citifinancial P.O. Box 183172 Columbus, OH 43218 60743717200975	1003 Arkansas, Temple, Texas

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt Not claimed as exempt

Property No. 4	Describe Property Securing Debt:
Creditor's Name: GM Financial P.O. Box 78143 Phoenix, AZ 85062 435150933	2007 Dodge 2500

Property will be (check one):

Surrendered Retained

If retaining the property, I intend to (check at least one):

Redeem the property
 Reaffirm the debt
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt Not claimed as exempt

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

Property No. 5	
<p>Creditor's Name: Midland Mortgage PO Box 268888 Oklahoma City, OK 73126 0055049263 </p>	<p>Describe Property Securing Debt: 1500 Missouri Ave </p>
<p>Property will be (check one):</p>	
<p><input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained</p>	
<p>If retaining the property, I intend to (check at least one):</p>	
<p><input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):</p>	
<p>Property is (check one):</p>	
<p><input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt</p>	

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: AT&T Mobility II LLC One AT&T Way, Room 3A 231 Bedminster, NJ 07921	Describe Leased Property: Cell Phone	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

Property No. 2		
Lessor's Name: Century Link Attn: Billing P.O. Box 4300 Carol Stream, IL 60197	Describe Leased Property: Internet	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Peter Keith Kirkham
Irmgard Amalie Kirkham**

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 3

Property No. 3	Lessor's Name: Credit Advocates Law Firm 8201 Peters Road, Ste. 1000 Fort Lauderdale, FL 33324	Describe Leased Property: Debt Consolidation	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Property No. 4	Lessor's Name: Credit Advocates Law Firm 8201 Peters Rd. Ste. 1000 Fort Lauderdale, FL 33324	Describe Leased Property: Debt Consolidation Contract	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
Property No. 5	Lessor's Name: Direct T.V. P. O. Box 92600 Los Angeles, CA 90009	Describe Leased Property: Satellite TV	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
Property No. 6	Lessor's Name: Mario Hernandez 1500 Missouri Killeen, TX 76541	Describe Leased Property: Lease Agreement	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Peter Keith Kirkham
Irmgard Amalie Kirkham**

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 4

Property No. 7	Describe Leased Property: Internet	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
-----------------------	---------------------------------------	--

Property No. 8	Describe Leased Property: Trailer Storage	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
-----------------------	--	--

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 2/26/2015

Signature /s/ Peter Keith Kirkham
Peter Keith Kirkham

Date 2/26/2015

Signature /s/ Irmgard Amalie Kirkham
Irmgard Amalie Kirkham

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Peter Keith Kirkham**
Irmgard Amalie Kirkham

Case No. _____

Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Peter Keith Kirkham _____

X /s/ Peter Keith Kirkham

2/26/2015

Irmgard Amalie Kirkham _____

Signature of Debtor

Date

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X /s/ Irmgard Amalie Kirkham

2/26/2015

Signature of Joint Debtor (if any)

Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Vicki L. Carlson, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Vicki L. Carlson _____

Vicki L. Carlson, Attorney for Debtor(s)

Bar No.: 24027669

The Carlson Law Firm, P.C.

400 W. Jasper Dr.

PO Box 10520

Killeen, TX 76542

Phone: (254) 526-5688

Fax: (254) 526-8204

E-Mail: vcarlson@carlsonattorneys.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept: **\$2,500.00**

Prior to the filing of this statement I have received: **\$2,500.00**

Balance Due: **\$0.00**

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

2/26/2015

Date

/s/ Vicki L. Carlson

Vicki L. Carlson
The Carlson Law Firm, P.C.
400 W. Jasper Dr.
PO Box 10520
Killeen, TX 76542
Phone: (254) 526-5688 / Fax: (254) 526-8204

Bar No. 24027669

/s/ Peter Keith Kirkham

Peter Keith Kirkham

/s/ Irmgard Amalie Kirkham

Irmgard Amalie Kirkham

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Peter Keith Kirkham**
Irmgard Amalie Kirkham

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 2/26/2015

Signature /s/ Peter Keith Kirkham
Peter Keith Kirkham

Date 2/26/2015

Signature /s/ Irmgard Amalie Kirkham
Irmgard Amalie Kirkham

American Express
Account Services
P.O. Box 297812
Fort Lauderdale, FL 33329

AT&T Mobility II LLC
One AT&T Way, Room 3A 231
Bedminster, NJ 07921

AT&T Universal Card
P.O. Box 6906
The Lakes, NV 88901-6906

Bank Of America
P.O. Box 15019
Wilmington, DE 19850

Bank Of The West
1450 Treat Blvd
Walnut Creek, CA 94597

Bell County District Clerk
169th Judicial District
P.O. Box 324
Belton, TX 76513

Budget Optical
c/o Dr. Doran Deapen OD
1106 South W.S. Young Dr.
Killeen, TX 76543

Capital One Credit Services/Orchard Bank
PO Box 30285
Salt Lake City, UT 84130

Capital One/Polaris
P.O. Box 30253
Salt Lake City, UT 84130

Century Link
Attn: Billing
P.O. Box 4300
Carol Stream, IL 60197

Citifinancial
P.O. Box 183172
Columbus, OH 43218

Credit Advocates Law Firm
8201 Peters Road, Ste. 1000
Fort Lauderdale, FL 33324

Credit Advocates Law Firm
8201 Peters Rd.
Ste. 1000
Fort Lauderdale, FL 33324

Credit Collections
302 E. Church Avenue
Killeen, TX 76541

Credit Control, LLC
5727 Phantom Dr.
Ste. 330
Hazelwood, MO 63042

Direct T.V.
P. O. Box 92600
Los Angeles, CA 90009

Discover Financial Services
P.O. Box 6103
Carol Stream, IL 60197

GE Capital Retail Bank
Attn: Chevron & Texaco Card Svcs.
P.O. Box 965013
Orlando, FL 32896

GM Financial
P.O. Box 78143
Phoenix, AZ 85062

HSBC Bank USA, N.A
P.O. Box 2013
Buffalo, NY 14240

Jaffe & Asher
600 3rd Ave.
New York, NY 10016

Mario Hernandez
1500 Missouri
Killeen, TX 76541

Midland Mortgage
PO Box 268888
Oklahoma City, OK 73126

Peter Kirkham Jr.
P.O. Box 185
Mount Olive, IL 62069

Scott & White Hospital
Patient Financial Services
P.O. Box 847500
Dallas, TX 75284-7500

Time Warner Cable
309 N. College
P.O. Box 579
Killeen, TX 76540-0579

WFH Travel Camp
Clarke Road - West Fort Hood
Bldg 70013
Fort Hood, TX 76544

Zwicker & Assoc., P.C.
Old Town Square
1 Chisholm Trail, Ste. 301
Round Rock, TX 78681

Fill in this information to identify your case:			
Debtor 1	Peter First Name	Keith Middle Name	Kirkham Last Name
Debtor 2 (Spouse, if filing)	Irmgard First Name	Amalie Middle Name	Kirkham Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)	_____		

Check one box only as directed in this form and in Form 22A-1Supp:

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 22A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

Official Form 22A-1**Chapter 7 Statement of Your Current Monthly Income**

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file the Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 22A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

Not married. Fill out Column A, lines 2-11.

Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

Married and your spouse is NOT filing with you. You and your spouse are:

- Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$0.00	\$0.00
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$0.00	\$0.00
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$0.00	\$0.00

Debtor 1 **Peter** **Keith** **Kirkham**
 First Name Middle Name Last Name

Case number (if known) _____

Column A
Debtor 1**Column B**
Debtor 2 or
non-filing spouse**5. Net income from operating a business, profession, or farm**

Gross receipts (before all deductions)	<u>\$0.00</u>	
Ordinary and necessary operating expenses	<u>-\$0.00</u>	
Net monthly income from a business, profession, or farm	<u>\$0.00</u>	<u>\$0.00</u>

Copy here →

6. Net income from rental and other real property

Gross receipts (before all deductions)	<u>\$700.00</u>	
Ordinary and necessary operating expenses	<u>-\$600.00</u>	
Net monthly income from rental or other real property	<u>\$100.00</u>	<u>\$100.00</u>

Copy here →

7. Interest, dividends, and royalties\$0.00**8. Unemployment compensation**\$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: 

For you.....	<u>\$0.00</u>
For your spouse.....	<u>\$0.00</u>

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.\$4,708.12\$0.00**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. _____

10b. _____

10c. Total amounts from separate pages, if any.

+ _____

+ _____

11. Calculate your total current monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

<u>\$4,808.12</u>	<u>+</u>	<u>\$0.00</u>	<u>=</u>	<u>\$4,808.12</u>
-------------------	----------	---------------	----------	--------------------------

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You**12. Calculate your current monthly income for the year.** Follow these steps:12a. Copy your total current monthly income from line 11.....Copy line 11 here → 12a. **\$4,808.12**

Multiply by 12 (the number of months in a year).

X 12

12b. The result is your annual income for this part of the form.

12b. **\$57,697.44**

Debtor 1 Peter Keith Kirkham Case number (if known) _____

First Name Middle Name Last Name

13. Calculate the median family income that applies to you. Follow these steps:

Fill in the state in which you live.

Texas

Fill in the number of people in your household.

3

Fill in the median family income for your state and size of household..... 13. _____

\$60,520.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. How do the lines compare?

14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse*.
Go to Part 3.

14b. Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2*.
Go to Part 3 and fill out Form 22A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X /s/ Peter Keith Kirkham
Peter Keith Kirkham

X /s/ Irmgard Amalie Kirkham
Irmgard Amalie Kirkham

Date 2/26/2015
MM / DD / YYYY

Date 2/26/2015
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.